



## Counterpointe Energy Solutions, LLC

### FIRM

Counterpointe Energy Solutions, LLC

### WEBSITE

[www.counterpointees.com](http://www.counterpointees.com)

### CONTACT INFORMATION

Eric Alini

(914) 409-2202

[eric.alini@counterpointecp.com](mailto:eric.alini@counterpointecp.com)

### PRODUCTS OFFERED

PACE Financing

Bridge Financing (8-10%)

### DESCRIPTION OF PRODUCT/STRUCTURE

Structure and terms are flexible and negotiable within the parameters established by the PACE program.

### TARGET TRANSACTION SIZE/RATE

No particular target size

6-8%

### TARGET PROJECT TYPE

- Energy efficiency measures
- Solar photovoltaic/solar thermal
- Other renewable energy generation
- Water efficiency measures
- Electric vehicle charging stations

### PROPERTY TYPES NOT FINANCED

- Agricultural

### UNDERWRITING GUIDELINES

Counterpointe Energy Solutions (CES) funds a Special Assessment (SA) based upon its underwriting which analyzes the impact of the PACE SA upon overall property performance, including existing leverage, to determine the operating viability of the property once the SA is in place.

CES's PACE qualifying underwriting will include: SA to Total Costs < 100%; Savings-to-Investment Ratio > 1.0 over the Weighted Average Life (WAL) of the improvements; SA Term-Not to exceed the WAL of the improvements; SA typically will follow program assessment LTV guidelines of derived property value (value), without special approval; and, the SA combined with existing debt will not exceed, depending on property type, 65% to 80% of value; upon including the SA in the analysis, the property's debt service ratio coverage shall not exceed, depending on property type, 1.20 to 1.35. CES analysis will also include Return-on-Investment, as well as Simple and True Payback Terms. Energy, water and other savings, as well as energy generation, and improvements for "public good" will all be analyzed under CES program guidelines.

### TYPICAL TERMS

CES is a competitive market participant working with property owners. Prepayment terms are fully negotiable and CES fees will typically be 3.0% to 4.0% of the SA amount. Interest rates will be market competitive, will be set weekly, and, will vary depending upon the term of the SA.

### REQUIRED DOCUMENTS

CES will collect the documents necessary to perform a complete and thorough analysis of the SA request and the property. These include, but are not limited to, property identification; Real Estate Tax Statements and certifications that taxes have been paid in a timely manner; proposed property improvements and estimated costs; savings audits; most recent Appraisal; most recent environmental documents and certification of "no-reportable events;" property rent roll; property operating statements (3 years); Borrowing Entity structure and organizational documents; Borrower financial Statements; existing mortgage information and certification that payments have been made in a timely manner.